



Alan J. Kreczko
Executive Vice President and
General Counsel

July 23, 2007

Michael E. Cole, Esq.
Assistant Attorney General
Office of the Connecticut Attorney General
55 Elm Street
Hartford, CT 06141

Re: Structured Settlement Annuities Producer Compensation Disclosure

Dear Mike:

I am writing to inform you of changes that The Hartford has made and will make to enhance the disclosure of compensation that Hartford Life pays to its producers of structured settlement annuities.

Hartford Life will disclose on its website information about the nature and range of all compensation the company pays to producers of structured settlement annuities in the same manner as The Hartford discloses compensation in its property and casualty business. Hartford Life will also include a written notice on all quotes and proposals it issues for structured settlement annuities informing Hartford Life customers that Hartford Life pays standard and other compensation to its structured settlement annuity producers and that the customer can obtain information about the nature and range of that compensation on the The Hartford's website.

In addition, Hartford Life will include a provision in the agency and commission agreements it enters into with firms that produce structured settlement annuities stating that the firm, and its individual producers, are obligated to comply with all applicable legal and regulatory requirements relating to the agency and commission agreement, including but not limited to any required disclosure to customers, annuitants or their counsel about the existence or terms of the agreement. This provision will also expressly provide that Hartford Life permits producers of structured settlement annuities to disclose information about the compensation they receive from Hartford Life to customers, annuitants or their counsel.

One Hartford Plaza
Hartford, CT 06155

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Finally, Hartford's Property & Casualty Claim Group, which administers personal injury and worker's compensation insurance claims brought by and against Hartford insureds, and Special Risk Services, LLC, Hartford's third party administrator, will continue to disclose to claimants with whom they are engaged in settlement discussions on Hartford's behalf, information about the nature and range of compensation that Hartford Life pays to its producers in the same manner as The Hartford discloses producer compensation in its property and casualty business.

Consistent with the terms of the Assurance of Discontinuance (AOD) agreed to with the Office of the Connecticut Attorney General on July 23, 2007, The Hartford's implementation of the above policies resolves all issues discussed to date with respect to the Attorney General's investigation of The Hartford's sale of structured settlement annuities. To the extent applicable, terms used herein have the same meaning as in the AOD.

Sincerely,



Alan J. Kreczko
Executive Vice President and General Counsel
Hartford Financial Services Group